

BUSINESS BANKING OFFICER - SBA – PALM DESERT, CA

REF 5745

RESPONSIBILITIES:

- Responsible for managing a portfolio of business clients, bringing in new relationships, and expanding current / existing portfolio. Risk management is a significant part of the portfolio management
- Responsible for structuring SBA loan proposals and preparing credit packages
- Develops prospects from self-sourced leads and may include existing customers, referral leads, bank partners and other sources
- Managing the portfolio from a balanced perspective on sales, efficiency and risk
- Contacts prospective customers to present information on banking services such as deposit accounts, lending, cash management and investment services
- Determines prospects/customers' financial needs, and present solutions to sell bank services. Is responsible for timely and adequate preparation of annual reviews and recommendation to the appropriate decision making bodies within the bank
- Frequent contact with customer to ascertain additional financial needs, to ensure service satisfaction and to obtain referrals
- Prospect and acquire new business and consumer clients in accordance with bank's profit objectives
- Performs such functions as outbound prospecting calls, conducting prospect/customer interviews, facilitating credit requests from application to boarding, opening depository accounts, referring prospects to other business units and cross-selling other bank services
- Active involvement in local civic and non-profit organizations to promote goodwill, bank's commitment to the communities it serves and to support bank's CRA objectives
- Contacts customers and businesses, community and civic organizations to promote goodwill and generate new business
- Attends sales and trade meetings to develop new business prospects

QUALIFICATIONS:

- Undergraduate degree in Business, Accounting, Finance or related field preferred, or High School Diploma with minimum of 3 years progressively responsible experience in SBA small business lending
- Must be able to structure and underwrite SBA 504 and SBA 7a loans; make solid credit decisions; and manage credit risk. Specific expertise in SBA credit decisions and understanding of credit risk thresholds, and manage credit risk
- Bank specific systems: Tableau, Baker Hill, Harland, Core-Trac, Metavante, Synergy, FIS, & Doc-imaging, or similar type systems A PLS!

RELOCATION ASSISTANCE BEING OFFERED

SEND RESUME AS AN MS WORD ATTACHMENT TO diane@dmstone.com